

**IN THE UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

PAT LANE	)	
23328 Vance	)	
Hazel Park, Michigan 48030	)	
	)	Case No.: 2:11-cv-15473
Plaintiff,	)	
	)	JURY DEMAND REQUESTED
v.	)	
	)	VERIFIED CIVIL COMPLAINT
	)	(Unlawful Debt Collection Practices)
RDK COLLECTION SERVICES INC.	)	
1883 East Maple Road	)	
Troy, Michigan 48083	)	
	)	
Defendant.	)	

**VERIFIED COMPLAINT**

PLAINTIFF PAT LANE (Plaintiff), by her attorneys, KAHN AND ASSOCIATES, L.L.C., alleges the following against DEFENDANT RDK COLLECTION SERVICES INC. (Defendant):

**INTRODUCTION**

1. Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, *15 U.S.C. 1692 et seq.* (FDCPA).

**JURISDICTION AND VENUE**

2. Jurisdiction of this court arises pursuant to *15 U.S.C. 1692k(d)*, which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy," and *28 U.S.C. 1367* grants this court supplemental jurisdiction over the state claims contained therein.
3. Because Defendant conducts business in Michigan, personal jurisdiction is established.

4. Venue is proper pursuant to 28 *U.S.C. 1391(b)(2)*.

### **PARTIES**

5. Plaintiff is a natural person who resides in Hazel Park, Oakland County, Michigan and is allegedly obligated to pay a debt, and Plaintiff is a “consumer” as that term is defined by 15 *U.S.C. 1692a(3)*.
6. Pursuant to the definitions outlined in 15 *U.S.C. 1692a(1-6)*, Defendant is a debt collector and sought to collect a consumer debt from Plaintiff which was allegedly due and owing from Plaintiff, and Plaintiff is a consumer debtor.
7. Defendant is a debt collector with an office in Troy, Michigan.
8. Defendant uses instrumentalities of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another and is a "debt collector" as that term is defined by 15 *U.S.C. § 1692a(6)*.
9. Defendant is a collection agency that in the ordinary course of business, regularly, on behalf of itself or others, engages in debt collection.

### **FACTUAL ALLEGATIONS**

10. Defendant places repeated collection calls to Plaintiff in an attempt to collect an allegedly owed debt.
11. Defendant places excessive and continuous calls to Plaintiff.
12. Plaintiff receives collection calls from Defendant at telephone number: 248-545-5497.

13. Defendant places collection calls to Plaintiff from telephone number: 877-507-6643.

14. Plaintiff receives automatic calls from the Defendant two to three times per week.

15. The Plaintiff has been receiving calls in this manner for approximately a year.

16. Each time, Defendant leaves a message asking for "Annette Stephenson." Plaintiff does not know this individual.

17. Plaintiff has made efforts to answer these calls from Defendant and reach a live person, but has never been able to do so.

**COUNT I**  
**DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT**

18. Defendant violated the FDCPA based on the following:

- a. Defendant violated §1692d of the FDCPA by engaging in conduct the natural consequence of which is to harass, oppress, or abuse the Plaintiff in connection with the collection of a debt.
- b. Defendant violated §1692d(5) of the FDCPA by causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number.

WHEREFORE, Plaintiff, PAT LANE, respectfully requests judgment be entered against Defendant, RDK COLLECTION SERVICES for the following:

19. Statutory damages of \$1000.00 pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*,
20. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*
21. Any other relief that this Honorable Court deems appropriate.

**DEMAND FOR JURY TRIAL**

Plaintiff, PAT LANE, requests a jury trial in this case.

RESPECTFULLY SUBMITTED,

KAHN & ASSOCIATES, L.L.C.

/s/ J. Daniel Scharville  
J. DANIEL SCHARVILLE (P67103)  
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Independence, Ohio 44131  
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Attorney for the Plaintiff

**VERIFICATION OF COMPLAINT AND CERTIFICATION**

STATE OF MICHIGAN

Plaintiff, PAT LANE, states the following:

1. I am the Plaintiff in this civil proceeding.
2. I have read the above-entitled civil Complaint prepared by my attorneys and I believe that all of the facts contained in it are true, to the best of my knowledge, information and belief formed after reasonable inquiry.
3. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law.
4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
5. I have filed this Complaint in good faith and solely for the purposes set forth in it.

Pursuant to 28 U.S.C. § 1746(2), I, PAT LANE, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

November 2nd, 2011  
Date

PAT LANE  
PAT LANE